

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

CHAPTER 13 PLAN COVER SHEET

Filing Date:	<u>2/06/17</u>	Docket #:	<u>17-10396</u>
Debtor:	<u>Christopher K Dowler</u>	Co-Debtor:	<u></u>
SS#:	<u>xxx-xx-7986</u>	SS#:	<u></u>
Address:	<u>36 McCormack Avenue Medford, MA 02155</u>	Address:	<u>36 McCormack Avenue Medford, MA 02155</u>
Debtor's Counsel:	<u>Barry R. Levine 296500</u>		
Address:	<u>100 Cummings Center - Suite 327G Beverly, MA 01915-6123</u>		
Telephone #:	<u>978-922-8440</u>		
Facsimile #:	<u>978-998-4636</u>		

ATTACHED TO THIS COVER SHEET IS THE CHAPTER 13 PLAN FILED BY THE DEBTOR(S) IN THIS CASE. THIS PLAN SETS OUT THE PROPOSED TREATMENT OF THE CLAIMS OF CREDITORS. THE CLAIMS ARE SET FORTH IN THE BANKRUPTCY SCHEDULES FILED BY DEBTOR(S) WITH THE BANKRUPTCY COURT.

YOU WILL RECEIVE OR HAVE RECEIVED A SEPARATE NOTICE FROM THE BANKRUPTCY COURT OF THE SCHEDULED CREDITORS' MEETING PURSUANT TO 11 U.S.C. § 341. THAT NOTICE WILL ALSO ESTABLISH THE BAR DATE FOR FILING PROOFS OF CLAIMS.

PURSUANT TO THE MASSACHUSETTS LOCAL BANKRUPTCY RULES, YOU HAVE UNTIL FIFTEEN (15) DAYS AFTER THE SECTION 341 MEETING TO FILE AN OBJECTION TO CONFIRMATION OF THE CHAPTER 13 PLAN, WHICH OBJECTION MUST BE SERVED ON THE DEBTOR, DEBTOR'S COUNSEL AND THE CHAPTER 13 TRUSTEE.

IV. UNSECURED CLAIMS

The general unsecured creditors shall receive a dividend of 0 % of their claims.

A. General unsecured claims: \$ 0.00

B. Undersecured claims arising after lien avoidance/cramdown:

Creditor	Description of claim	Amount of claim
-NONE-		\$

Total of A + B general unsecured claims: \$ 0.00

C. Multiply total by percentage of dividend: \$ 0.00
(Example: Total of \$38,500.00 x .22 dividend = \$8,470.00)

D. Separately classified unsecured claims (co-borrower/student loan, etc.) :

Creditor	Description of claim	Amount of claim
-NONE-		\$

Total amount of separately classified claims payable at ____ % \$ 0.00

V. OTHER PROVISIONS

A. Liquidation of assets to be used to fund plan:

B. Modification of Secured Claims: Set forth details of modifications below or on attached sheets. This information should include name of creditor and detailed explanation of the modification. The total amount of the secured claim that is to be paid through the plan (inclusive of interest) should be set forth in Section I of this Plan.

Creditor	Modification
-NONE-	

C. Miscellaneous provisions:

Within thirty (30) days of the approval by the Bankruptcy Court of the Debtor's Motion to Allow the Filing of this Amended Chapter 13 Plan, in addition to the Debtor's regular plan payment, the Debtor shall make a one (1) time payment of \$360.00 representing the difference between the Debtor's original plan payment (\$565.00) and the Debtor's current plan payment (\$637.00) for the months of April through August, 2017.

VI. CALCULATION OF PLAN PAYMENT

a. Secured claims (Section I-A Total):	\$	34,388.32
b. Priority claims (Section II Total):	+\$	0.00
c. Administrative claims (Section III A + B Total):	+\$	0.00
d. General unsecured claims (Section IV-C Total):	+\$	0.00
e. Separately classified unsecured claims (Section IV-D Total):	+\$	0.00
f. Total of (a) through (e) above:	= \$	34,388.32
g. Divide (f) by .90 for total including Trustee's fee:	Cost of Plan = \$	38,213.40

(This represents the total amount to be paid into the chapter 13 plan)

h. Divide (g) Cost of Plan by Term of plan:	<u>60</u> months
i. Round up to nearest dollar:	Monthly Plan Payment: \$ <u>637.00</u>

(Enter this amount on page 1)

Pursuant to 11 U.S.C. § 1326(a) (1), unless the Court orders otherwise, a debtor shall commence making the payments proposed by a plan within thirty (30) days after the plan is filed.

LIQUIDATION ANALYSIS

I. Real Estate:

Address	Fair Market Value	Recorded Liens (Schedule D)
36 McCormack Avenue Medford, MA 02155 Middlesex County	\$ <u>393,000.00</u>	\$ <u>268,301.00</u>
Total Net Equity for Real Property:	\$ <u>124,699.00</u>	
Less Exemptions (Schedule C):	\$ <u>124,699.00</u>	
Available Chapter 7:	\$ <u>0.00</u>	

II. Automobile (Describe year, make and model):

-NONE-	Value \$ _____	Lien \$ _____	Exemption \$ _____
Net Value of Equity:	\$ <u>0.00</u>		
Less Exemptions (Schedule C):	\$ <u>0.00</u>		
Available Chapter 7:	\$ <u>0.00</u>		

III. All Other Assets (All remaining items on Schedule B): (Itemize as necessary)

Value: \$ <u>47,512.00</u>	Less Exemptions (Schedule C): \$ <u>29,700.00</u>
	Available Chapter 7: \$ <u>17,812.00</u>

SUMMARY (Total amount available under Chapter 7):

Net Equity (I and II) Plus Other Assets (III) less all claimed exemptions: \$ 17,812.00

Additional Comments regarding Liquidation Analysis:

Pursuant to the Chapter 13 rules, the debtor or his or her counsel is required to serve a copy of the Amended Plan upon the Chapter 13 trustee, all creditors and interested parties, and to file a certificate of service accordingly.

/s/ Barry R. Levine
Barry R. Levine 296500
 Debtor's counsel
 Address: **100 Cummings Center - Suite 327G**
Beverly, MA 01915-6123
 Telephone #: **978-922-8440 Fax: 978-998-4636**

August 11, 2017

Date

I/WE DECLARE UNDER THE PENALTIES OF PERJURY THAT THE FOREGOING REPRESENTATIONS OF FACT ARE TRUE AND CORRECT TO THE BEST OF OUR KNOWLEDGE AND BELIEF.

Date August 11, 2017

Signature **/s/ Christopher K Dowler**
Christopher K Dowler
 Debtor